

BILL KAY CHRYSLER

RIDER TO PURCHASE CONTRACT/LEASE CONTRACT

Date: 5-2-07

The below named customer acknowledges that this rider is made a part of and is incorporated into the purchase contract or lease between Bill Kay Chrysler ("Bill Kay") and customer entered into on or about the above date

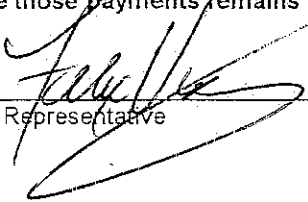
5.6. **FINANCING FOR PURCHASE** The customer understands and agrees that Bill Kay shall not be obligated to sell unless a third party agrees to purchase any motor vehicle retail installment contract signed by the customer in connection with the intended purchase of a vehicle from Bill Kay. Customer agrees to reasonably cooperate in obtaining such third party approval including, but not limited to, providing requested credit information and signing a credit application. Any purchase contract and retail installment contract may be canceled at any time by Bill Kay, if Bill Kay determines that it cannot obtain a third party willing to purchase the retail installment contract, and may be cancelled by either party after 21 days if no third party has agreed to purchase the retail installment contract on the agreed terms

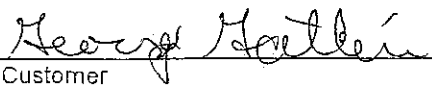
 LEASE The customer understands and agrees that Bill Kay shall not be obligated to lease to customer unless a third party agrees to purchase any lease agreement signed by the customer in connection with the intended lease of a vehicle from Bill Kay. Customer agrees to reasonably cooperate in obtaining such third party approval including, but not limited to, the providing of support documentation for statements on the credit application. The lease agreement may be canceled at any time by Bill Kay if Bill Kay determines that it cannot obtain a third party willing to purchase the lease agreement, and may be canceled by either party after 21 days if no third party has agreed to purchase the lease agreement

Customer agrees to return the vehicle within twenty-four hours after notice that Bill Kay has not obtained a third party willing to purchase a lease or retail installment contract, and that Bill Kay may repossess the vehicle, with or without legal process, if customer refuses to return it within twenty-four hours of that notice, or if Bill Kay has been unable to provide that notice using the contract information provided by customer. After the vehicle has been returned, if customer's down payment has been made by check, the down payment will be returned after the check has been honored by customer's bank.

After return of the vehicle, customer agrees and acknowledges that he/she shall remain liable to Bill Kay for any damage to the vehicle other than ordinary wear and tear, and for any loss to Bill Kay as a result of customer's failure to timely return the vehicle, as a result of false financial statements to Bill Kay, or by customer's failure to cooperate in obtaining third party approval. In addition to any other recovery Bill Kay shall also be entitled to reasonable attorney's fees and costs incurred in seeking the recovery of the vehicle, or in seeking the recovery of Bill Kay's damages from the customer.

Except where third party approval is not obtained by Bill Kay as provided above, **THIS TRANSACTION IS FULLY BINDING AND NON-CANCELLABLE** after signing by customer and Bill Kay. Customer understands that until third party approval has been obtained, Bill Kay will not make any payments which come due on any trade in vehicle, and that until such approval is obtained, the obligation to make those payments remains with the customer.


Bill Kay Representative


Customer

Customer

